

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 15-15153**

**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary E. Reid  
1966 E. 72nd Place,  
Apt. 1E  
Chicago, IL 60649

Social Security / Individual Taxpayer ID No.:

xxx-xx-2461

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 18, 2015

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Mary E. Reid  
 Debtor

Case No. 15-15153-JBS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: bl8

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Aug 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2015.

db  
 23229791 +Mary E. Reid, 1966 E. 72nd Place,, Apt. 1E, Chicago, IL 60649-2910  
 23229794 #+ACC International, 919 Estes Ct., Schaumburg, IL 60193-4427  
 23229794 AT&T, Bankruptcy Dept, 6021 S. Rio Grande Ave, 1st Floor, Orlando, FL 32809-4613  
 23229795 AT&T, Bankruptcy Dept., 1585 Waukegan Road, Waukegan, IL 60085-6727  
 23229797 +Columbia College Chicago, 600 S. Michigan Ave. Ste. 303, Chicago, IL 60605-1996  
 23229798 +Comcast, PO Box 3005, Southeastern, PA 19398-3005  
 23229802 +Harris & Harris, Ltd, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
 23229804 +MCI Communications, PO Box 163250, Columbus, OH 43216-3250  
 23229805 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 23229806 +Peoplesene, 130 E Randolph Drive, Chicago, IL 60601-6207  
 23229808 Receivables Performance Management, 20816 44th Ave W., Suite 100, Lynnwood, WA 98036-7744  
 23229809 +Recovery Management Service, 811 W. Evergreen Ave. Ste. 40, Chicago, IL 60642-2682  
 23229811 ++STELLAR RECOVERY INC, 1327 US HIGHWAY 2 WEST, STE 100, KALISPELL MT 59901-3413  
 (address filed with court: Stellar Recovery, Inc., 1845 US Highway 93 S,  
 Kalispell, MT 59901-5721)  
 23229812 +TCF Bank, 800 Burr Ridge Pkwy, Burr Ridge, IL 60527-0865  
 23229813 US Dept. Of Education, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJABALDI.COM Aug 19 2015 01:08:00 Joseph A Baldi, Tr, Baldi Berg, Ltd.,  
 20 N. Clark Street, Ste. 200, Chicago, IL 60602-4120  
 23229792 +EDI: AFNIRECOVERY.COM Aug 19 2015 01:08:00 AFNI, 1310 Martin Luther King Drive,  
 Bloomington, IL 61701-1465  
 23229793 +EDI: CINGMIDLAND.COM Aug 19 2015 01:08:00 AT&T, Bankruptcy Dept, 5407 Andrew Highway,  
 Midland, TX 79706-2851  
 23229796 +EDI: CHASE.COM Aug 19 2015 01:08:00 Chacecard, Bankruptcy Department, PO Box 15298,  
 Wilmington, DE 19850-5298  
 23229799 E-mail/Text: legalcollections@comed.com Aug 19 2015 01:37:07 Commonwealth Edison,  
 Bankruptcy Department, 2100 Swift Drive, Oak Brook, IL 60523-1559  
 23229801 E-mail/Text: legalcollections@comed.com Aug 19 2015 01:37:07 Commonwealth Edison,  
 PO Box 6111, Carol Stream, IL 60197-6111  
 23229800 E-mail/Text: legalcollections@comed.com Aug 19 2015 01:37:07 Commonwealth Edison,  
 Bankruptcy Department, 3 Lincoln Center, Oak Brook Terrace, IL 60181-4204  
 23229803 +EDI: IIC9.COM Aug 19 2015 01:08:00 IC Systems, 444 Highway 96 East,  
 Saint Paul, MN 55127-2557  
 23229807 +EDI: CBSPLS.COM Aug 19 2015 01:08:00 PLS, 9920 South Western Ave.,  
 Chicago, IL 60643-1831  
 23229810 EDI: NEXTEL.COM Aug 19 2015 01:08:00 Sprint Nextel Correspondence, Attn: Bankruptcy Dept.,  
 PO Box 7949, Overland Park, KS 66207-0949  
 23229814 EDI: VERIZONWIRE.COM Aug 19 2015 01:08:00 Verizon Wireless, PO Box 26055,  
 Minneapolis, MN 55426-0055

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 20, 2015

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin  
Form ID: b18

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Aug 18, 2015

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2015 at the address(es) listed below:

David M Siegel on behalf of Debtor Mary E. Reid davidsiegellaw@hotmail.com,  
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com  
Joseph A Baldi, Tr jabaldi@baldiberg.com, jbaldi@ecf.epiqsystems.com;jmanola@baldiberg.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3